

**Information to identify the case:**

Debtor 1	Jennifer M Moser	Social Security number or ITIN xxx-xx-4382
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter 13 10/29/18
Case number: 18-30235		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jennifer M Moser	
2. All other names used in the last 8 years	aka Jennifer M Mickalowski, aka Jennifer M O'Callaghan	
3. Address	1815 Allcott Court Schaumburg, IL 60193	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: <a href="mailto:cutlerfilings@gmail.com">cutlerfilings@gmail.com</a>
5. Bankruptcy trustee Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/30/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 27, 2018 at 01:00 PM</b>	<b>Location:</b> 224 South Michigan, Suite 800, Chicago, IL 60604
<b>Debtors must bring a picture ID and proof of their Social Security Number.</b>		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 1/28/19
<b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>		
<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>		
<b>Deadline for governmental units to file a proof of claim:</b>		
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 12/17/18 at 10:30 AM , Location: 219 South Dearborn, Courtroom 719, Chicago, IL 60604	
<b>The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00</b> Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.		
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Jennifer M Moser  
Debtor

Case No. 18-30235-LAH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: lmendoza  
Form ID: 309I

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Oct 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2018.

db +Jennifer M Moser, 1815 Allcott Court, Schaumburg, IL 60193-3407  
27251179 +AMITA HEALTH, c/o Bankruptcy, 3040 W. Salt Creek Lane, Arlington Heights, IL 60005-1069  
27251189 +Keynote Consulting, Inc., 220 West Campus Drive, Suite 102, Arlington Heights, IL 60004-1498  
27251190 +LaGrange Hospital, Attn: Billing, 5101 Willow Springs Rd, La Grange, IL 60525-2600  
27251191 +LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967  
27251192 +Mercury/fbt, Po Box 84064, Columbus, GA 31908-4064  
27251194 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
27251196 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
27251197 +US Dept of Ed/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cutlerfilings@gmail.com Oct 31 2018 02:26:27 David H Cutler,  
Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
tr +E-mail/Text: courtnotices@chi13.com Oct 31 2018 02:27:48 Marilyn O Marshall,  
224 South Michigan Ste 800, Chicago, IL 60604-2503  
ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Oct 31 2018 02:27:59 Patrick S Layng,  
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
Chicago, IL 60604-2027  
27251178 +EDI: AMEREXPR.COM Oct 31 2018 05:48:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
El Paso, TX 79998-1540  
27251180 +E-mail/Text: bk@avant.com Oct 31 2018 02:29:38 Avant, Attn: Bankruptcy, Po Box 9183380,  
Chicago, IL 60691-3380  
27251181 EDI: BANKAMER.COM Oct 31 2018 05:48:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
El Paso, TX 79998  
27251182 +E-mail/Text: bknottices@bankofthewest.com Oct 31 2018 02:28:47 Bank Of The West,  
Attn: Bankruptcy, 180 Montgomery Street 25th Floor, San Francisco, CA 94104-4206  
27251183 +EDI: TSYS2.COM Oct 31 2018 05:48:00 Barclays Bank Delaware, Attn: Correspondence,  
Po Box 8801, Wilmington, DE 19899-8801  
27251184 +EDI: CAPITALONE.COM Oct 31 2018 05:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
27251185 +EDI: CITICORP.COM Oct 31 2018 05:48:00 Citi, Attn: Bankruptcy, Po Box 6241,  
Sioux Falls, SD 57117-6241  
27251186 +EDI: WFNNB.COM Oct 31 2018 05:48:00 Comenity Bkl/Ulta, Attn: Bankruptcy Dept,  
Po Box 182125, Columbus, OH 43218-2125  
27251187 +EDI: RCSFNBMARIN.COM Oct 31 2018 05:48:00 Credit One Bank, Attn: Bankruptcy,  
Po Box 98873, Las Vegas, NV 89193-8873  
27251193 +E-mail/Text: mmrrgbk@miramedrg.com Oct 31 2018 02:28:22 Miramed Revenue Group,  
Attn: Bankruptcy, 360 East 22nd Street, Lombard, IL 60148-4924  
27251195 +E-mail/Text: recovery@paypal.com Oct 31 2018 02:26:47 PayPal, Attn: Bankruptcy,  
2211 N. 1st St, San Jose, CA 95131-2021  
27251198 +EDI: TSYS2.COM Oct 31 2018 05:48:00 Visa Dept Store/Macy's, Attn: Bankruptcy,  
Po Box 8053, Mason, OH 45040-8053

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

27251188\* +Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2018

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: lmendoza  
Form ID: 309I

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Oct 30, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2018 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Jennifer M Moser cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Marilyn O Marshall courtdocs@chil3.com  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov

TOTAL: 3